SERFF Tracking Number: AEGC-126486423 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 44913

Company Tracking Number: 1077

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 2010 Transamerica Life SERFF Tr Num: AEGC-126486423 State: Arkansas

Insurance Company (formerly Life Investors)
PreStandard Group Medicare Supplement Rate

Filing

TOI: MS02G Group Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 44913

Pre-Standardized Closed

Sub-TOI: MS02G.000 Medicare Supplement - Co Tr Num: 1077 State Status: Approved-Closed

Pre-Standardized

Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Carolyn Mills, Teri Schaffer, Kristina Davis

Date Submitted: 02/19/2010 Disposition Status: Approved-

Closed

Implementation Date Requested: 06/01/2010 Implementation Date: 06/01/2010

State Filing Description:

General Information

Project Name: Medicare Supplement Rates Status of Filing in Domicile: Pending

Project Number: 07pregroup Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: The rates for this

policy form in our domiciliary state of lowa are

Disposition Date: 03/17/2010

pending.

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large

Overall Rate Impact: 13% Group Market Type: Association

Filing Status Changed: 03/17/2010 Explanation for Other Group Market Type:

State Status Changed: 03/17/2010

Deemer Date: Created By: Carolyn Mills

Submitted By: Teri Schaffer Corresponding Filing Tracking Number:

SERFF Tracking Number: AEGC-126486423 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 44913

Company Tracking Number: 1077

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

Filing Description:

2010 Medicare Supplement Rate Filing for PreStandard Group Medicare Supplement. Policy Form(s): F-65872

Enclosed is our rate submission for all benefits contained in Medicare Supplement plans issued prior to the 1992 Medicare regulations. This rate revision would be effective the first day of the month following 90 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Projection Exhibit

Company and Contact

Filing Contact Information

Carolyn Mills, Assistant Actuarial Statistician cemills@aegonusa.com 520 Park Avenue 410-209-5644 [Phone]
Baltimore, MD 21201 410-209-5904 [FAX]

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

4333 Edgewood Road NE Group Code: 468 Company Type: Life and Health

Cedar Rapids, IA 52499 Group Name: State ID Number:

(800) 233-4624 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

Company Tracking Number: 1077

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Transamerica Life Insurance Company \$50.00 02/19/2010 34311316

Company Tracking Number: 1077

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Stephanie Fowler	03/17/2010	03/17/2010

Company Tracking Number: 1077

TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

Disposition

Disposition Date: 03/17/2010

Implementation Date: 06/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after June 1, 2010. This approval is subject to the following:

• Increases will not be given more frequently than once in a twelve-month period

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders	Premium for	Change (where	Change (where
	Change:		Change for	Affected for this	this Program:	required):	required):
			this	Program:			
			Program:				
Transamerica Life	13.000%	13.000%	\$15,317	15	\$117,820	13.000%	13.000%
Insurance Company							

Company Tracking Number: 1077

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

Schedule Item Schedule Item Status Public Access

Supporting DocumentHealth - Actuarial JustificationApprovedNoRateRatesApprovedYes

Company Tracking Number: 1077

TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

Rate Information

Rate data applies to filing.

Filing Method: serff

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 20.000%

Effective Date of Last Rate Revision: 07/01/2009

Filing Method of Last Filing: serff

Company Rate Information

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders	Premium for	Change (where	Change (where
	Change:		Change for	Affected for this	this Program:	required):	required):
			this	Program:			
			Program:				
Transamerica Life	13.000%	13.000%	\$15,317	15	\$117,820	13.000%	13.000%
Insurance Company							

SERFF Tracking Number: AEGC-126486423 State: Arkansas
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Standardized Standardized

Product Name: 2010 Transamerica Life Insurance Company (formerly Life Investors) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07pregroup

Rate/Rule Schedule

Schedule Document Name: Affected Form Rate Rate Action Information: Attachments

Item Numbers: Action:*

Status: (Separated with

commas)

Approved Rates F-65872 Revised Previous State Filing exhibita_p.pdf

03/17/2010 Number:

Percent Rate Change 13.000

Request:

Exhibit A Transamerica Life Insurance Company Formerly Life Investors Insurance Company

Mass Marketed Pre-Standard Group Medicare Supplement Premium Rates AMA Business State of Arkansas Form Number: F-65872 (ND)

Current Monthly Premium Rates

Composite	Rates
Age	
65 & Up	770.10

Proposed Rate Change

All Ages	13.0%

Proposed Monthly Premium Rates

Composite Age	Rates
65 & Up	870.21

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A Transamerica Life Insurance Company Formerly Life Investors Insurance Company

Mass Marketed Pre-Standard Group Medicare Supplement Premium Rates AMA Business State of Arkansas

Current Monthly Premium Rates

Composite Age	Rates
65 & Up	367.34

Proposed Rate Change

All Ages	13.0%
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Proposed Monthly Premium Rates

Composite	Rates
Age	
65 & Up	415.09

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920